

**GENERAL POWER OF ATTORNEY**

**NOTICE**

THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU.

THIS POWER OF ATTORNEY DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS, BUT WHEN POWERS ARE EXERCISED, YOUR AGENT MUST USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS POWER OF ATTORNEY.

YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME INCAPACITATED, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THESE POWERS OR YOU REVOKE THESE POWERS OR A COURT ACTING ON YOUR BEHALF TERMINATES YOUR AGENT'S AUTHORITY.

YOUR AGENT MUST ACT IN ACCORDANCE WITH YOUR REASONABLE EXPECTATIONS TO THE EXTENT ACTUALLY KNOWN BY YOUR AGENT AND, OTHERWISE, IN YOUR BEST INTEREST, ACT IN GOOD FAITH AND ONLY WITHIN THE SCOPE OF AUTHORITY GRANTED BY YOU IN THE POWER OF ATTORNEY.

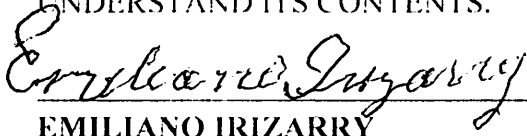
THE LAW PERMITS YOU, IF YOU CHOOSE, TO GRANT BROAD AUTHORITY TO AN AGENT UNDER POWER OF ATTORNEY, INCLUDING THE ABILITY TO GIVE AWAY ALL OF YOUR PERSONAL PROPERTY WHILE YOU ARE ALIVE OR TO SUBSTANTIALLY CHANGE HOW YOUR PROPERTY IS DISTRIBUTED AT YOUR DEATH. BEFORE SIGNING THIS DOCUMENT, YOU SHOULD SEEK THE ADVICE OF AN ATTORNEY AT LAW TO MAKE SURE YOU UNDERSTAND IT.

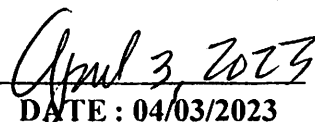
A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS YOUR AGENT IS NOT ACTING PROPERLY.

THE POWERS AND DUTIES OF AN AGENT UNDER A POWER OF ATTORNEY ARE EXPLAINED MORE FULLY IN 20 PA.C.S. CH. 56.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER OF YOUR OWN CHOOSING TO EXPLAIN IT TO YOU.

I HAVE READ OR HAD EXPLAINED TO ME THIS NOTICE AND UNDERSTAND ITS CONTENTS.

  
\_\_\_\_\_  
EMILIANO IRIZARRY

  
\_\_\_\_\_  
DATE : 04/03/2023

## **GENERAL POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS, That I, **EMILIANO IRIZARRY**, Now of Lancaster County, Pennsylvania, do hereby appoint my Dear Wife, **ESPERANZA IRIZARRY**, my true and lawful Attorney, for me and my behalf to perform all such acts as my Attorney in my Attorney's absolute discretion may deem advisable, as fully as I could do if personally present. If said **ESPERANZA IRIZARRY** is deceased or otherwise unable to serve, I appoint my Sons, **DENNIS IRIZARRY AND EMILIO IRIZARRY**, as my said Attorneys.

## **THIRD PARTY RELIANCE**

For the purpose of inducing all persons, organizations, corporations and entities, including but not limited to any bank, broker, custodian, insurer, lender, transfer agent, taxing authority, governmental agency or other party (all of whom will be referred to in this Section as a "Person") to act in accordance with this instrument, I hereby represent, warrant and agree that:

### **1. Third Party Liability For Revocation And Amendments.**

If this instrument is revoked or amended for any reason, I will hold any person or corporation harmless for any loss suffered or liability incurred by such Person while acting in accordance with the instructions of my Agent acting under this instrument, prior to the receipt by such Person of actual notice of revocation or amendment of this instrument.

### **2. No Liability To Third Parties For Reliance On Agent.**

No Person, who acts in reliance upon any representations my Agent may make as to: (1) the fact that my Agent's powers are then in effect; (2) the scope of my Agent's authority granted under this instrument; (3) my competency at the time this instrument is executed; (4) the fact that this instrument has not been revoked; or (5) the fact that my Agent continues to serve as my Agent, shall incur any liability to me, my estate and my heirs or assigns for permitting my Agent to exercise any such authority, nor shall any Person who deals with my Agent be responsible for determining or ensuring the proper application of funds or property.

### **3. Determination of Inability to Serve.**

Any successor Agent may execute and deliver an affidavit that my Agent is unwilling or unable to serve or to continue to serve, and such affidavit shall be conclusive insofar as third parties are concerned of the facts set forth therein, and in such event.

### **4. Authorization To Release Information To Agent.**

All Persons from whom my Agent may request information regarding me, my personal or financial affairs or any information which I am entitled to receive are hereby authorized to provide such information to my agent without limitation and are released from any legal liability whatsoever to me for complying with my Agent's requests.

## **DURABLE POWER**

### **Power Not Affected by Disability**

This power of attorney shall not be affected by my subsequent disability or incapacity.

**SPECIFIC POWERS DEFINED BY STATUTE AND INCLUDED IN GENERAL POWER**

Without limiting the general powers hereby already conferred, my Attorney shall have the following specific powers which are granted pursuant to Chapter 56 of the Pennsylvania Probate, estates and Fiduciaries Code, as further defined therein:

1. Real Property and Tangible Personal Property.
  - (a) To engage in real property transactions.
  - (b) To engage in tangible personal property transactions.
2. Banking and General Financial Powers.
  - (a) To create a trust for my benefit.
  - (b) To make additions to an existing trust for my benefit.
  - (c) To claim elective share of the estate of my deceased spouse.
  - (d) To renounce fiduciary positions.
  - (e) To withdraw and receive the income or corpus of a trust.
  - (f) To authorize medical and surgical procedures.
  - (g) To engage in stock, bond and other securities transactions.
  - (h) To engage in commodity and option transactions.
  - (i) To engage in banking and financial transactions.
  - (j) To borrow money.
  - (k) To enter safe deposit boxes.
  - (l) To engage in insurance and annuity transactions.
  - (m) To engage in retirement plan transactions.
  - (n) To handle interests in estates and trusts.
  - (o) To receive government benefits.
  - (p) To make an anatomical gift of all or part of my body.
3. Claims and Lawsuits.

To pursue claims and litigation.
4. Tax Matters.

To pursue tax matters of any nature whatsoever.
5. Healthcare Powers.

In addition to the other powers set forth herein, my Agent shall also have, without necessity of court consent, the following powers:

- (a) To authorize my admission to or discharge from a medical, nursing, residential or similar facility and to make agreements for my care, including hospice care.
- (b) To have full access to my medical and hospital records and all information regarding my physical or mental health, to review my medical records and medical bills, to execute releases of confidential information from medical

providers and insurers or other third party payors, and to consult with my physicians and other health care personnel and providers. My Agent shall be considered to be my personal representative for health care disclosure purposes under applicable Federal HIPPA regulations, including without limitation, designation of my agent as my personal representative as defined in 45 CFR §164.502. This authorization and consent to disclosure shall apply whether or not I continue to have the capacity to give informed consent. I consent to and direct covered entities to provide my protected health information to my Agent.

- (c) To hire and fire medical, social service and other support personnel responsible for my care.
- (d) To take any legal action necessary to do what I have directed.

#### **SPECIFIC ADDITIONAL POWERS INCLUDED IN GENERAL POWER.**

1. Power to Delegate.

To delegate any or all of the powers granted hereunder to any persons whom my Attorney may select.

2. Power Regarding Investments.

To invest in any form of property as permitted in the preceding specific powers, keeping such cash reserves as, in my Attorney's discretion, are necessary or desirable to meet conditions as they may exist from time to time. In the exercise of this power, my Attorney may invest in any variety of real and personal property as in my Attorney's discretion may appear to be good and safe investments, and my Attorney shall not be liable to me for any error of judgment in the making or continuing of any investment.

3. Power Concerning Gifts.

(a) An agent may make a gift of my property only as the agent determines is consistent with my objectives if actually known by the agent and, if unknown, as the agent determines is consistent with my best interest based on all relevant factors, including:

(i) The value and nature of my property.

(ii) My foreseeable obligations and need for maintenance.

(iii) Minimization of taxes, including income, estate, inheritance, generation-skipping transfer and gift taxes.

(iv) Eligibility for a benefit, program or assistance under a statute of Regulation.

(v) My personal history of making or joining in making gifts.

(d) As used in this subsection, the phrase "a gift for the benefit of a person" includes a gift to a trust, an account under Chapter 53 (relating to Pennsylvania Uniform

Transfers to Minors Act) and a tuition savings account or prepaid tuition plan as defined under section 529 of the Internal Revenue Code of 1986 (26 U.S.C. §529).

(e) Limitation -- An agent that is not an ancestor, spouse or descendant of mine may not exercise authority under this power of attorney to create in the agent, or in an individual to whom the agent owes a legal obligation of support, an interest in the principal's property, whether by gift, right of survivorship, beneficiary designation, disclaimer or otherwise.

To make unlimited gifts, meaning my agent has the power to make gifts to, or for the benefit of, any done who has been the recipient of gifts from me or whom my attorney reasonably considers to be the natural object of my bounty. Gifts made under this section 3 may include those that require use of my unified credit, and may in fact exhaust my unified credit and cause a gift tax to be due.

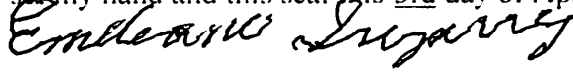
### **DURATION OF POWER, RELIEF FROM LIABILITY, REVOCATION**

1. This power shall not expire by reason of lapse of time.

2. I hereby ratify and confirm all that my Attorney shall do or cause to be done Under this General Power of Attorney, I specifically direct that my Attorney shall not be subject to any liability by reason of any of my Attorney's decisions, acts or failures to act, all of which shall be conclusive and binding upon me, my personal representative s, heirs and assigns. Furthermore, except in the case of malfeasance of office, I agree to indemnify my Attorney, and hold my attorney harmless, from all claims that may be made against my Attorney as a result of my attorney's service hereunder and I hereby agree to reimburse my attorney in the amount of any damages, costs and expenses that may be incurred as a result of any such claim.

3. This power of attorney shall be revoked by my giving to my Attorney written notification of the revocation, which notice shall not be considered binding unless actually received.


IN WITNESS WHEREOF, and intending to be legally bound, I have hereunto set my hand and this seal this 3<sup>rd</sup> day of April, 2023.

 (SEAL)

EMILIANO IRIZARRY,  
LANCASTER, PA

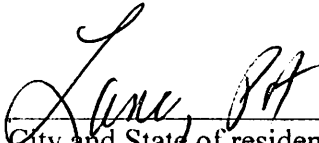
We, the witnesses, are satisfied that the Principal/Declarant

- is 18 years of age or older.
- is of sound mind.
- is acting of free will with no coercion, and
- deliberately signed this document in our presence.

  
\_\_\_\_\_  
Witness

  
\_\_\_\_\_  
City and State of residence

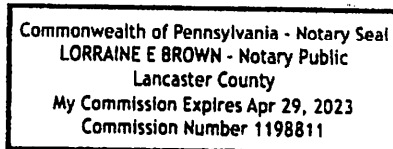
  
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Witness

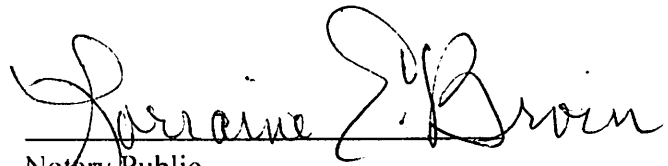
  
\_\_\_\_\_  
City and State of residence

COMMONWEALTH OF PENNSYLVANIA :  
: SS.  
COUNTY OF LANCASTER :

On this 3<sup>rd</sup> day of April, 2023, before me, the undersigned officer, a Notary Public, personally appeared **EMILIANO IRIZARRY**, and in due form of law acknowledged the foregoing Power of Attorney to be her act and deed and desired that the same might be recorded as such.

WITNESS my hand and notarial seal.



  
\_\_\_\_\_  
Notary Public

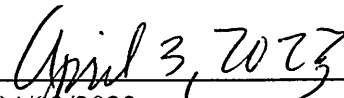
## Oath of Agent of a Power of Attorney

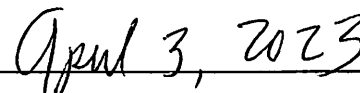
WE. DENNIS IRIZARRY and EMILO IRIZARRY, have read the attached power of attorney and am the person identified as the agent for the principal. I hereby acknowledge that when I act as agent:

- (1) I shall act in accordance with the principal's reasonable expectations to the extent actually known by me and, otherwise, in the principal's best interest and,
- (2) act in good faith and,
- (3) act only within the scope of authority granted to me by the principal in the power of attorney.
- (4) I shall keep my funds separate from the principal's funds unless:
  - (i) the funds were not kept separate as of the date of the execution of the power of attorney; or
  - (ii) the principal commingles the funds after the date of the execution of this power of attorney and the agent is the principal's spouse.
- (5) I shall keep a record of all receipts, disbursements and transactions made on behalf of The Principal.

  
Agent

  
Agent

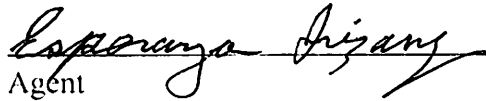
  
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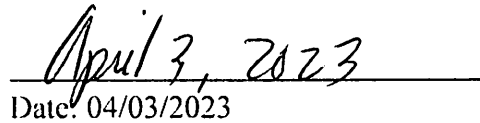
  
Date:

## Oath of Agent of a Power of Attorney

I, **ESPERANZA IRIZARRY**, have read the attached power of attorney and am the person identified as the agent for the principal. I hereby acknowledge that when I act as agent:

- (1) I shall act in accordance with the principal's reasonable expectations to the extent actually known by me and, otherwise, in the principal's best interest and,
- (2) act in good faith and,
- (3) act only within the scope of authority granted to me by the principal in the power of attorney.
- (4) I shall keep my funds separate from the principal's funds unless:
  - (i) the funds were not kept separate as of the date of the execution of the power of attorney; or
  - (ii) the principal comingles the funds after the date of the execution of this power of attorney and the agent is the principal's spouse.
- (5) I shall keep a record of all receipts, disbursements and transactions made on behalf of The Principal.

  
Agent

  
Date: 04/03/2023